

United States Bankruptcy Court

Western District of Missouri

Case No. 10-46336-drd7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jesus Arturo Garcia
aka Jesse A. Garcia
8621 E 83rd Terr.
Raytown, MO 64138

Laura Elizabeth Garcia
fka Laura Martel
8621 E. 83rd Terr.
Raytown, MO 64138

Social Security / Individual Taxpayer ID No.:

xxx-xx-2662

xxx-xx-9653

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/9/11

Dennis R. Dow
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Service Page 3 of 4

United States Bankruptcy Court
Western District of MissouriIn re:
Jesus Arturo Garcia
Laura Elizabeth Garcia
DebtorsCase No. 10-46336-drd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: wilkinsc
Form ID: b18Page 1 of 2
Total Noticed: 42

Date Rcvd: Mar 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2011.

db/jdb
13776468 +Jesus Arturo Garcia, Laura Elizabeth Garcia, 8621 E 83rd Terr., Raytown, MO 64138-3106
13776467 +AMO Recoveries, 3120 McDougall Ave, Ste 100, Everett WA 98201-4433
13776470 +Ameripath Kansas City, 1545 Collection Center Dr, Chicago IL 60693-0001
13776471 +Berlin Wheeler Inc, Pob 479, Topeka KS 66601-0479
13776472 +Bonded Collection Corp, 29 E Madison St, Ste 1650, Chicago IL 60602-4435
13776472 +Cac Financial Corp, 2601 Nw Expwy, Oklahoma City OK 73112-7236
13776475 +Children's Mercy Hospital, Patient Accounts Department, P.O. Box 804435,
Kansas City MO 64180-4435
13776476 +Collection, Po Box 9136, Needham MA 02494-9136
13776477 +Comcast, 1500 Market St, Philadelphia PA 19102-2100
13776478 +Communityamerica Cu, 9777 Ridge Dr, Lenexa KS 66219-9746
13776482 +Francisco Garcia, MD, 10640 W 87th St, Overland Park KS 66214-1651
13776483 +Haase&long, 303 West 11th St, Lawrence KS 66044-3311
13776485 +Kansas Board of Public Utilities, 540 Minnesota Ave, Kansas City KS 66101-2930
13776486 +Kansas Counselors, Inc., PO Box 14765, Lenexa KS 66285-4765
13776487 +Kansas Gas Service, PO Box 219046, Kansas City MO 64121-9046
13776488 +Labcorp, PO Box 2240, Burlington NC 27216-2240
13776489 +Medical Financial Solutions, PO Box 804465, Kansas City MO 64180-4465
13776491 +National Credit Adjust, Po Box 3023, Hutchinson KS 67504-3023
13776493 +Optima Recovery Servic, Attn: Bankruptcy, Po Box 52968, Knoxville TN 37950-2968
13776494 +Paramount Recovery, Attn: Bankruptcy, Po Box 788, Lorina TX 76655-0788
13776495 +Regent Asset Management, 7290 Samuel Dr, Ste 200, Denver CO 80221-2792
13776496 +Southwest National Ban, 400 E Douglas Ave, Wichita KS 67202-3408
13776497 St Lukes East, 100 NW Saint Lukes Blvd, Lees Summit MO 64086-0000
13776498 +Steven Behrends, MD, 1010 Carondelet Dr, Ste 321, Kansas City MO 64114-4823
13776500 +Thomas Russell, DDS, 5125 Roe, Ste 100, Mission KS 66205-2358
13776501 US Bank, PO Box 5227, Cincinnati OH 45202-0000
13776502 US Bank Home Mortgage, Attn: Bankruptcy Dept, Po Box 5229, Cincinnati OH 42304-0000
13776503 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville TX 75403-5609
13776504 +Venture Financial Svcs, PO Box 16568, Kansas City MO 64133-0568

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: BJESTANTON.COM Mar 09 2011 20:08:00 Janice E. Stanton, 104 W. 9th Street - Suite 303,
Kansas City, MO 64105-1718
smg E-mail/Text: ecfnofices@dor.mo.gov Mar 09 2011 20:18:01 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
13776466 EDI: HNDA.COM Mar 09 2011 20:08:00 American Honda Finance, Po Box 168088,
Irving TX 75016-0000
13776469 +EDI: BANKAMER.COM Mar 09 2011 20:08:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,
Po Box 26012, Greensboro NC 27420-6012
13776473 +E-mail/Text: jraichel@cms-collect.com Mar 09 2011 20:18:09 Capital Management Services,
726 Exchange Street Suite 700, Buffalo NY 14210-1464
13776474 +EDI: AIS.COM Mar 09 2011 20:08:00 Capital One, N.a., C/O American Infosource,
Po Box 54529, Oklahoma City OK 73154-1529
13776479 +EDI: CREDPROT.COM Mar 09 2011 20:08:00 Crd Prt Asso, Attn: Bankruptcy, Po Box 802068,
Dallas TX 75380-2068
13776480 +EDI: CCS.COM Mar 09 2011 20:08:00 Credit Collection Services, Two Wells Avenue, Dept. 9135,
Newton Center MA 02459-3208
13811791 +EDI: BASSASSOC.COM Mar 09 2011 20:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13776484 +EDI: HFC.COM Mar 09 2011 20:08:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,
Carol Stream IL 60197-5263
13776481 EDI: IRS.COM Mar 09 2011 20:08:00 Department of the Treasury, Internal Revenue Service,
Atlanta GA 39901-0010
13776492 +E-mail/Text: BK@nationalcreditsolutions.net Mar 09 2011 20:18:02 National Credit Soluti,
Po Box 15779, Oklahoma City OK 73155-5779
13776499 +EDI: WTRRN BANK.COM Mar 09 2011 20:08:00 Target, Po Box 9475, Minneapolis MN 55440-9475
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13776490 Metabnk/fhut, 00000-0000
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-4

User: wilkinsc
Form ID: b18

Page 2 of 2
Total Noticed: 42

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.